

# Dental Insurance

fact sheet



Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.



## **You can get dental insurance through kynect!**

Seeing a dentist twice a year can help keep your whole body healthy, not just your teeth. A dental checkup can find over 120 illnesses, such as high blood pressure, asthma and heart disease. And, it can give you a brighter smile!

### **If you are age three to 20, you are required to have dental insurance.**

You can sign up for a dental plan when you enroll in a medical plan through kynect. Starting in 2016, you may be eligible to get payment assistance to help pay for the cost of the plan. Dental coverage is included in Medicaid and KCHIP coverage.

### **Choose the coverage you want.**

With kynect, you can pick a children's dental plan for children in your family up to age 20. You can also buy a family dental plan for all ages. You must pick a medical plan to be eligible for dental coverage and eligible for help paying for coverage.

Different dental insurance companies have different services they cover. Most cover basic and preventative services such as teeth cleaning, X-rays and fillings. Some cover major services, including crowns and bridges.

### **There are two classes of dental plans: High and low coverage levels.**

- The high coverage level usually has higher premiums and lower copayments and deductibles. So you may pay more every month but pay less when you see your dentist.
- The low coverage level usually has lower premiums but higher copayments and deductibles. So you pay less every month but pay more when you see your dentist.



[kynect.ky.gov](http://kynect.ky.gov)

1-855-4kynect (459-6328)

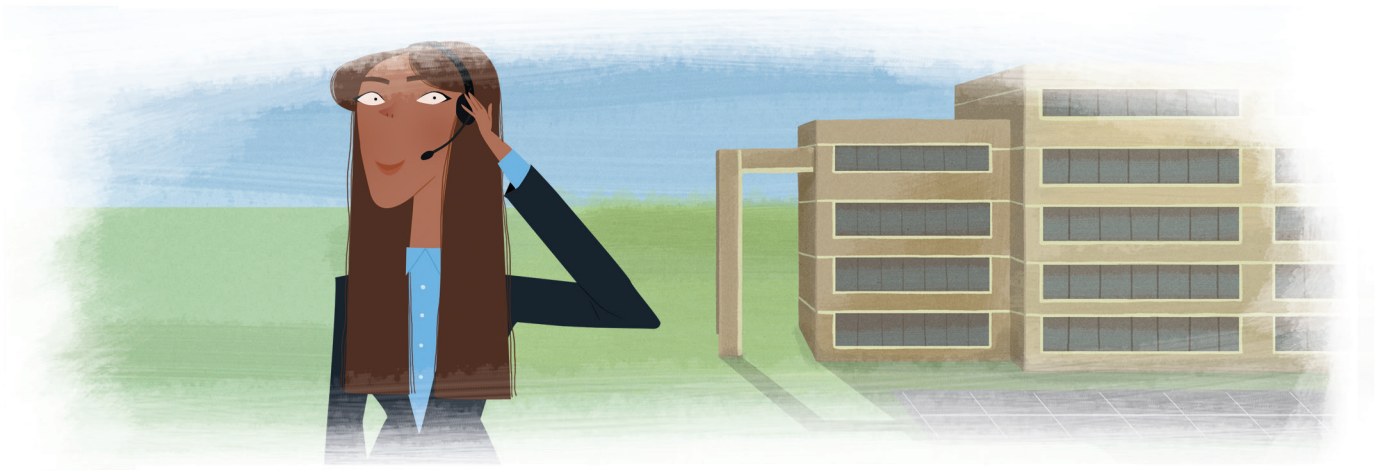
## **kynect can help you!**

Insurance agents can recommend affordable plan options, give you advice and enroll you in a plan. kynectors can help you fill out an application and enroll in Medicaid, KCHIP or an insurance plan. Find an insurance agent or kynector by going online to **kynect.ky.gov** or calling kynect at **1-855-4kynect (459-6328)**. Their help is free and confidential.

## **Keep your smile bright!**

- Visit a dentist at least once every six months. Seeing a dentist regularly helps prevent cavities. Cavities can cause pain and infections that can lead to problems with eating, sleeping, playing and learning.
- Brush your teeth at least two times a day – after breakfast and before bedtime. If you can, brush your teeth after lunch or sweet snacks. Brushing breaks down plaque which can build up on teeth.
- A soft-bristled toothbrush is a safe choice for most people. Medium- and hard-bristled brushes may actually damage your teeth. It depends on how strongly you brush your teeth and the strength of your teeth.

**Stay healthy! Call an insurance agent or a kynector and get dental insurance.**



**kynect.ky.gov**

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